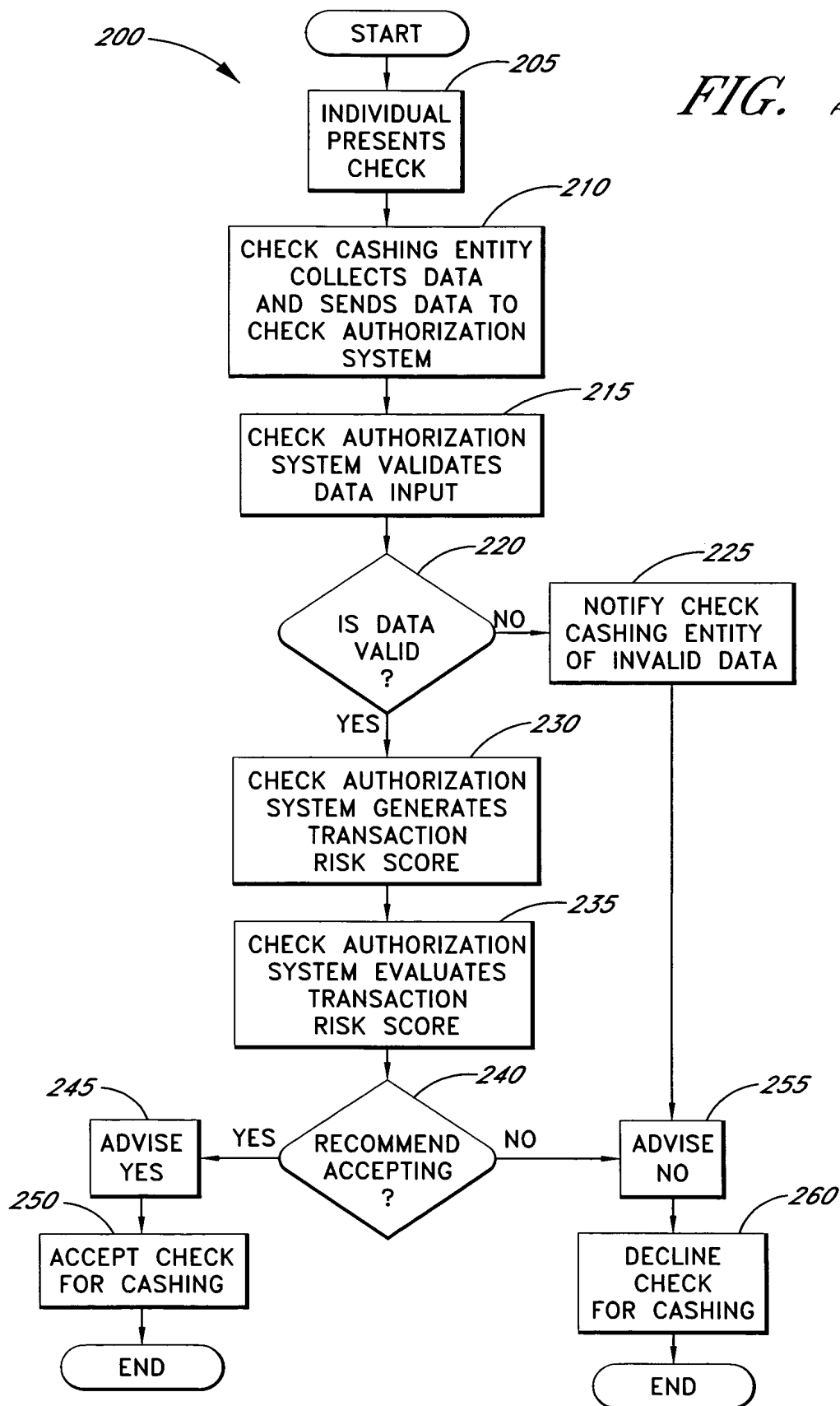


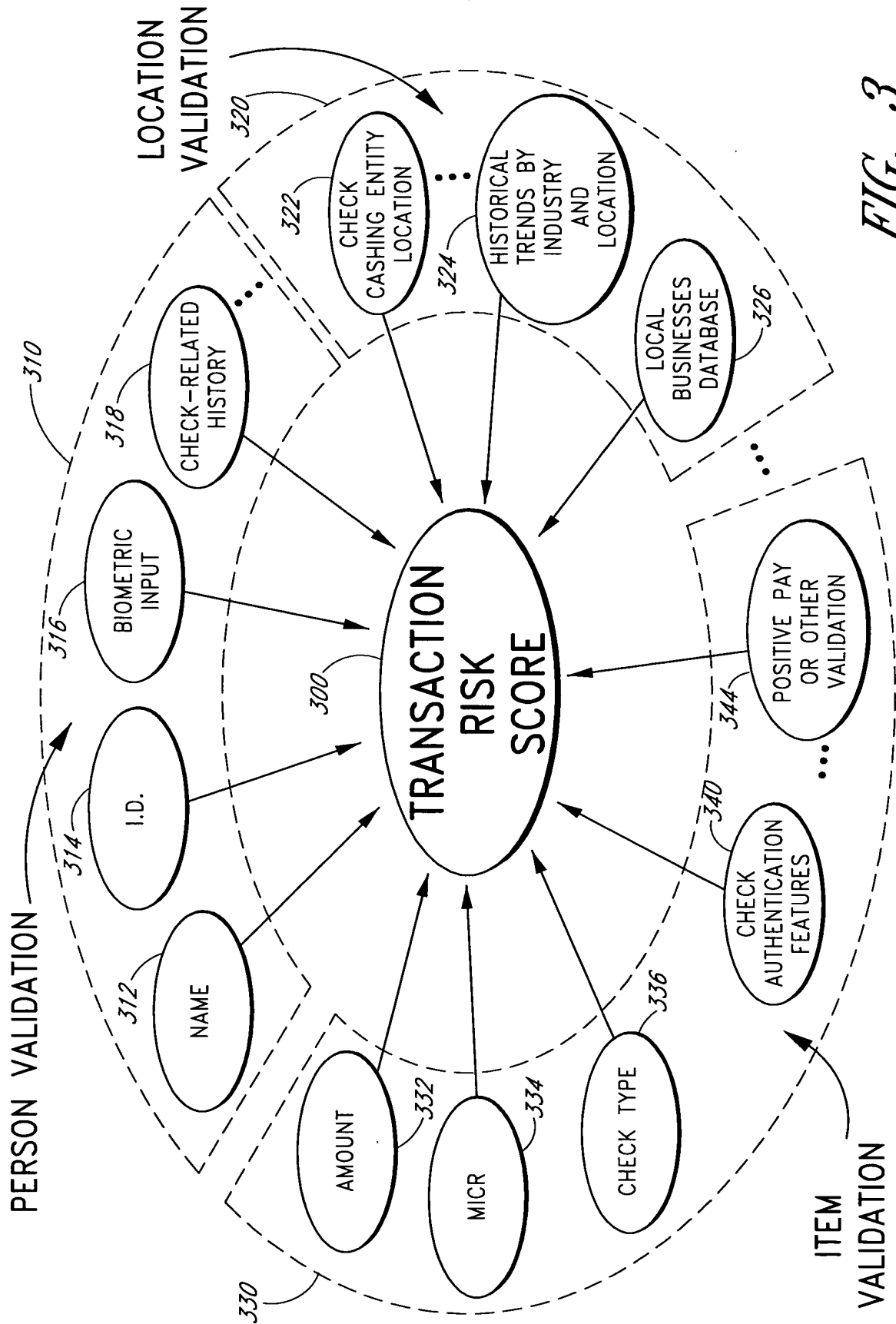
FIG. 1

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FIG. 2



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<u>Variable</u>	<u>Value</u>	<u>Score</u>
Check Amount	\$1000	47
Positive Pay	Match	500
Local Employer	Yes	50
Company Size	1000	50
Insignia Confidence	Excellent	72
Biometric Confidence	Not Used	50
Previous History	Preferred	236
Total Amt. Checks/6 days	\$1500	45
Total: 1050		440
(Cutoff = 235)		TRANSACTION APPROVED

SCORE CALCULATION A		
410	420	430
Variable	Value	Score
Check Amount	\$100	49
Positive Pay	Data Unavail.	50
Local Employer	Unknown	30
Company Size	Unknown	30
Company Size	Unknown	30
Insignia Confidence	Not Used	46
Previous History	Above Avg.	50
Total Amt. Checks/6 days	\$1000	45
Total:		340
(Cutoff = 235)		TRANSACTION APPROVED

SCORE CALCULATION B		
410	420	430
Variable	Value	Score
Check Amount	\$100	49
Positive Pay	No Match	-100
Local Employer	No	0
Company Size	250	40
Insignia Confidence	70% Conf.	46
Biometric Confidence	55% Conf.	20
Previous History	Average	44
Total Amt. Checks/6 days	\$1000	45
Total:		144
(Cutoff = 235)		TRANSACTION DENIED

SCORE CALCULATION D

SCORE CALCULATION C

FIG. 4

500

509

BANK ROUTING NUMBER	BANK ACCOUNT NUMBER	CHECK NO.	DATE ISSUED	PAYEE	AMOUNT	PAYOR	PAYMENT/STATUS ACTIVITY	DATE OF PAYMENT/STATUS ACTIVITY	...

FIG. 5

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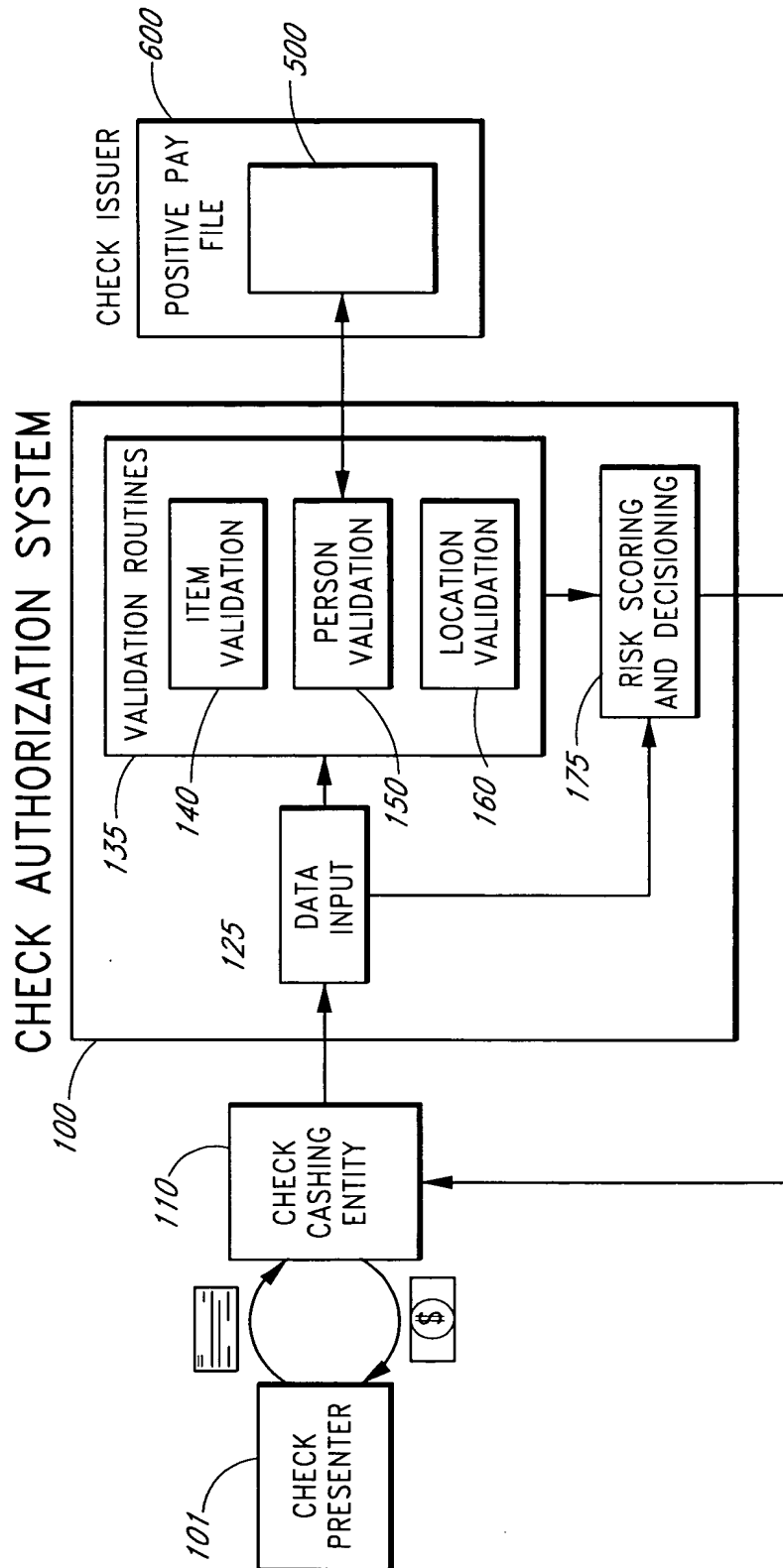


FIG. 6A

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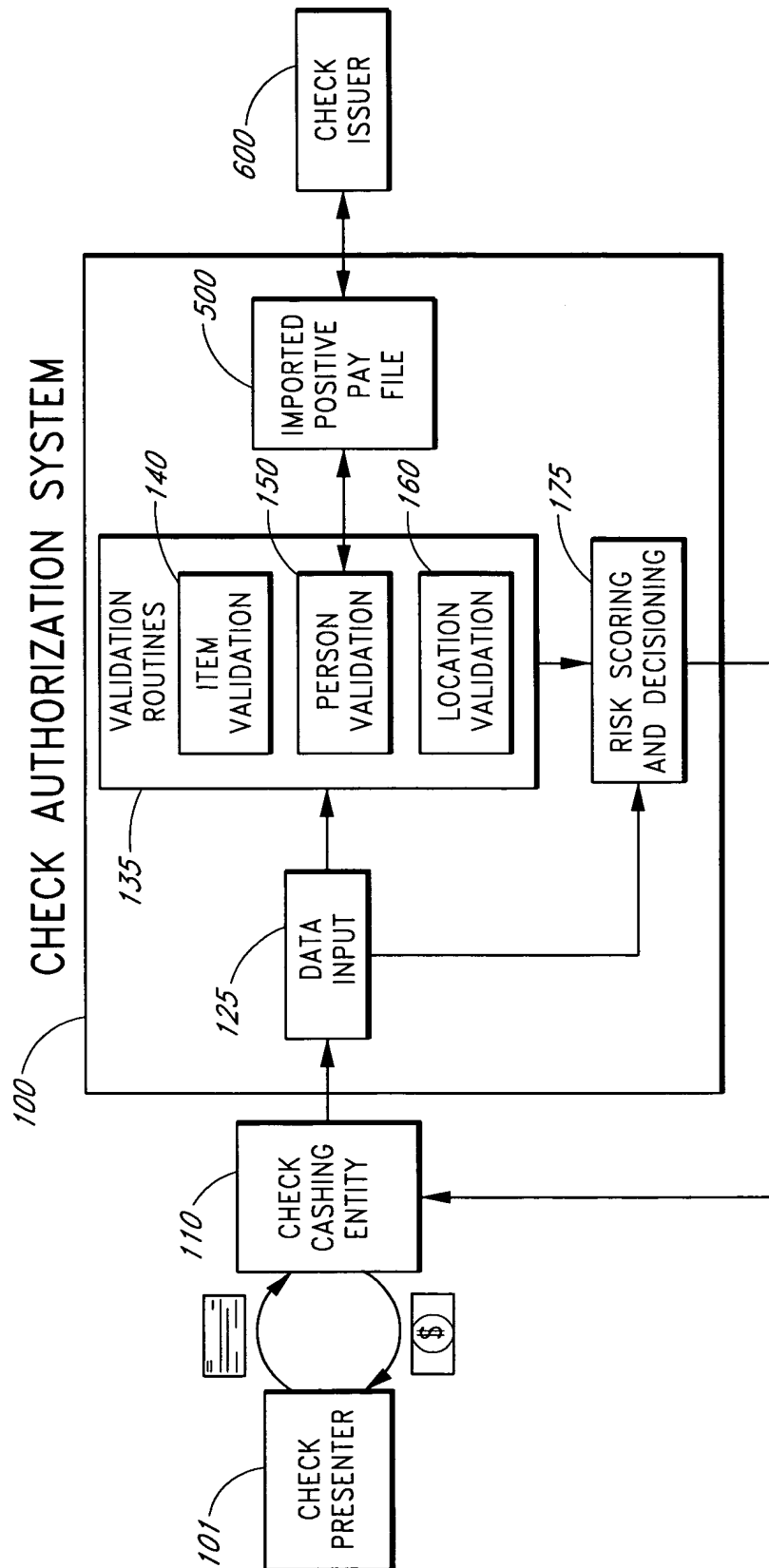


FIG. 6B

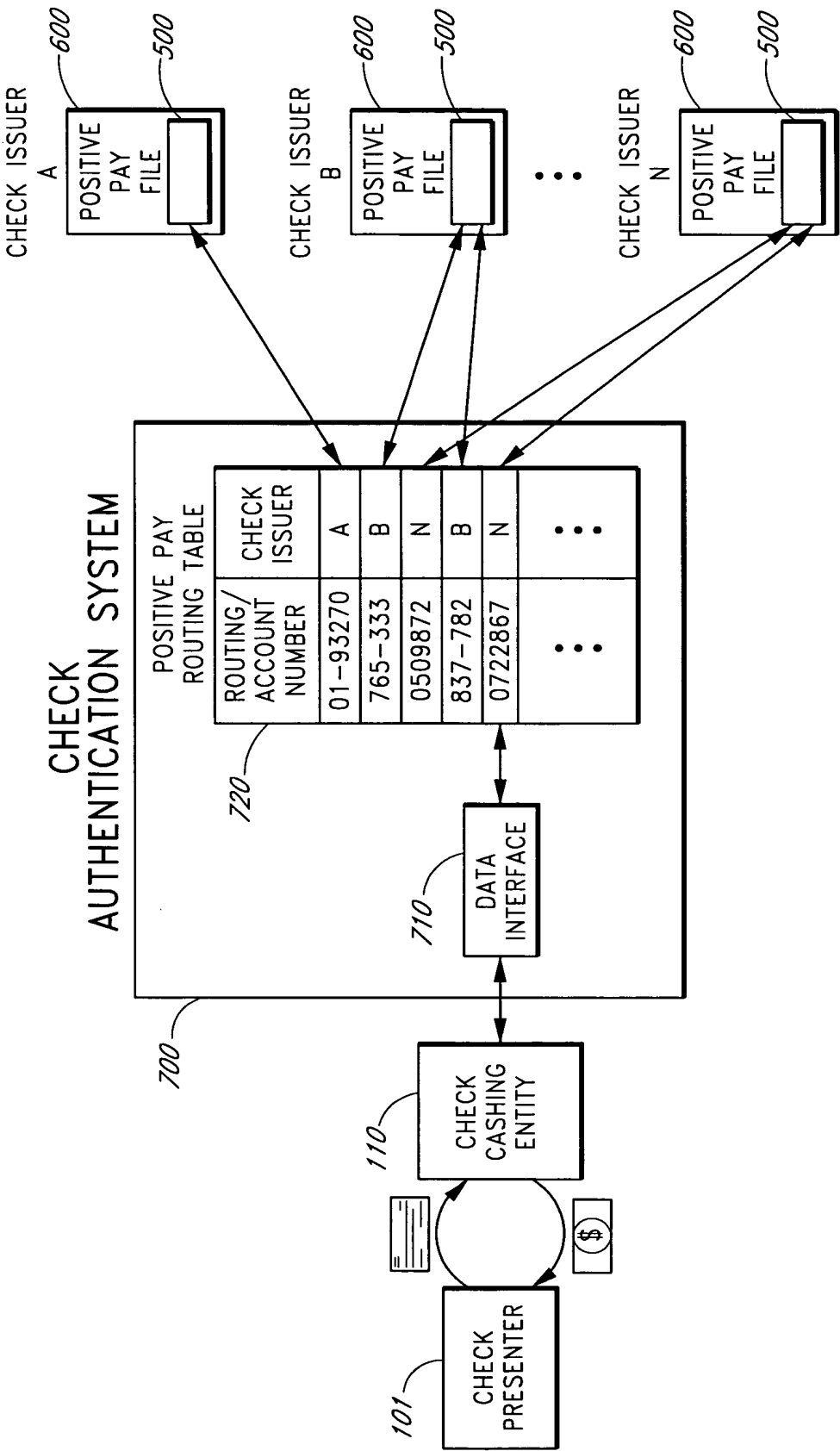
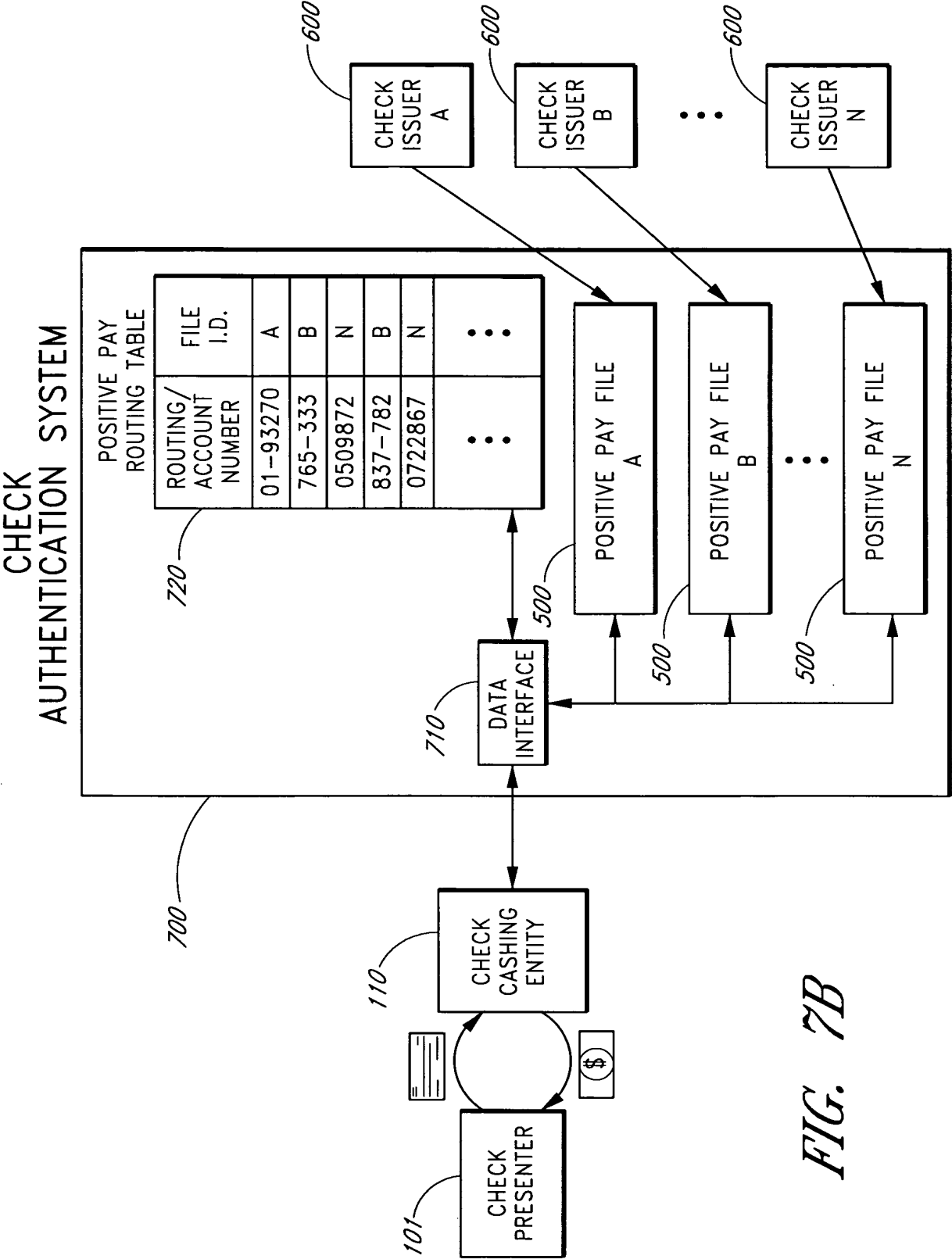


FIG. 7A

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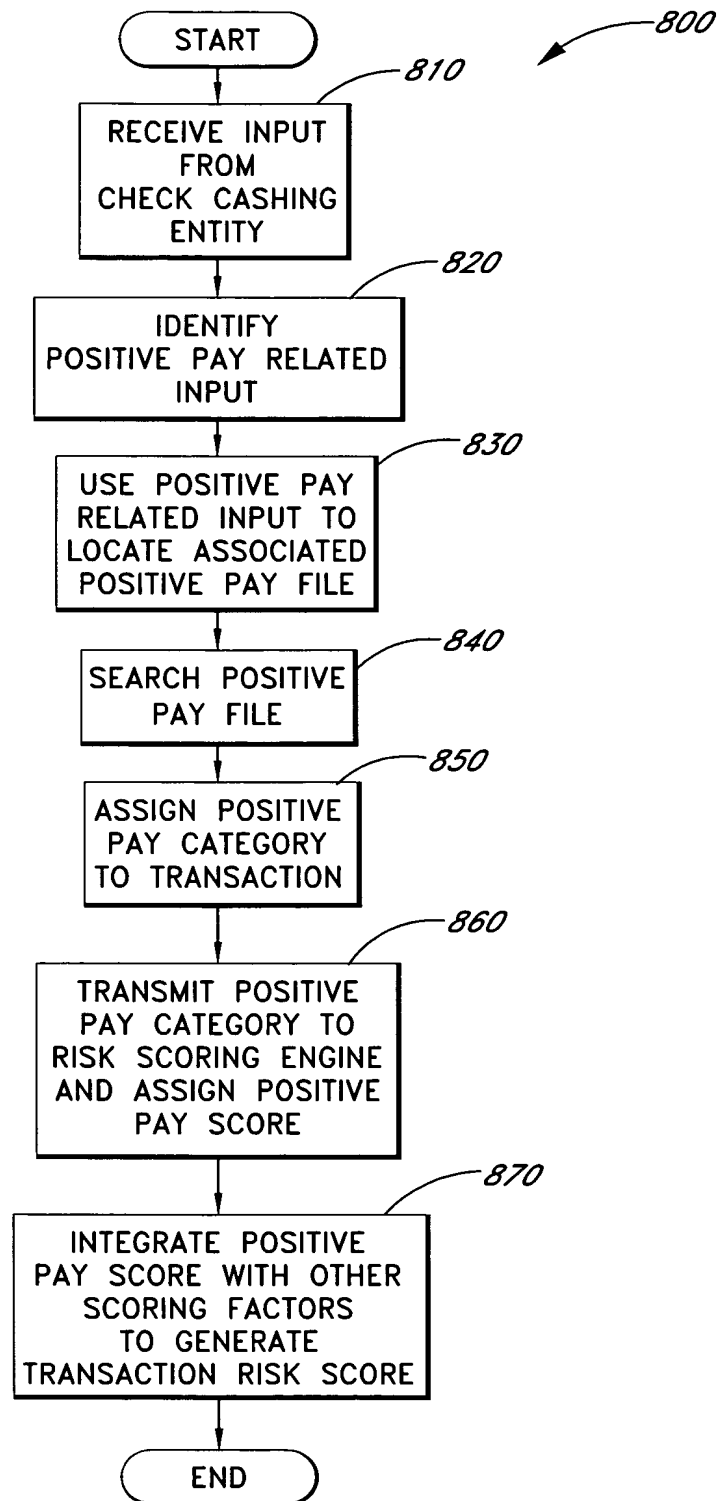


FIG. 8

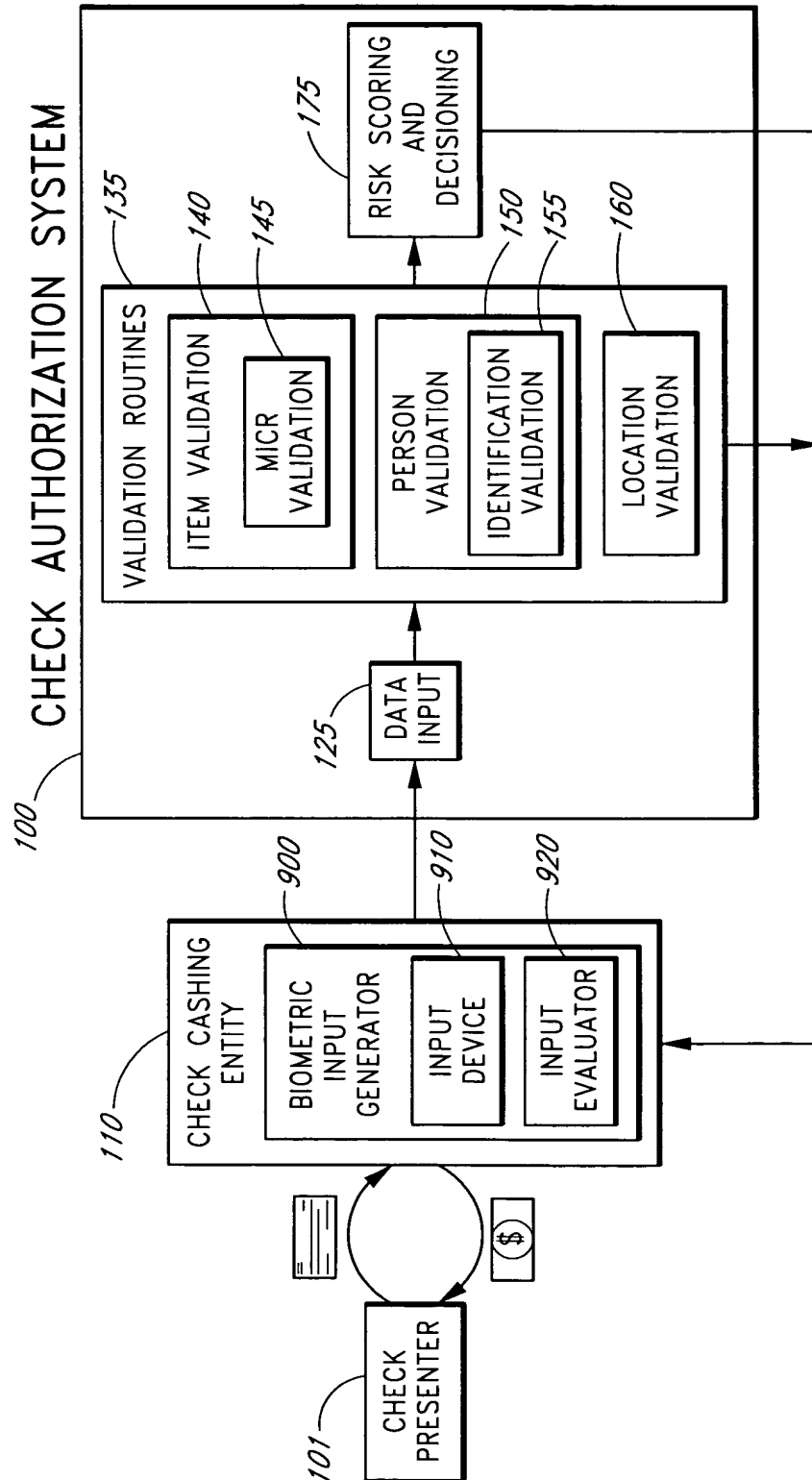


FIG. 9A

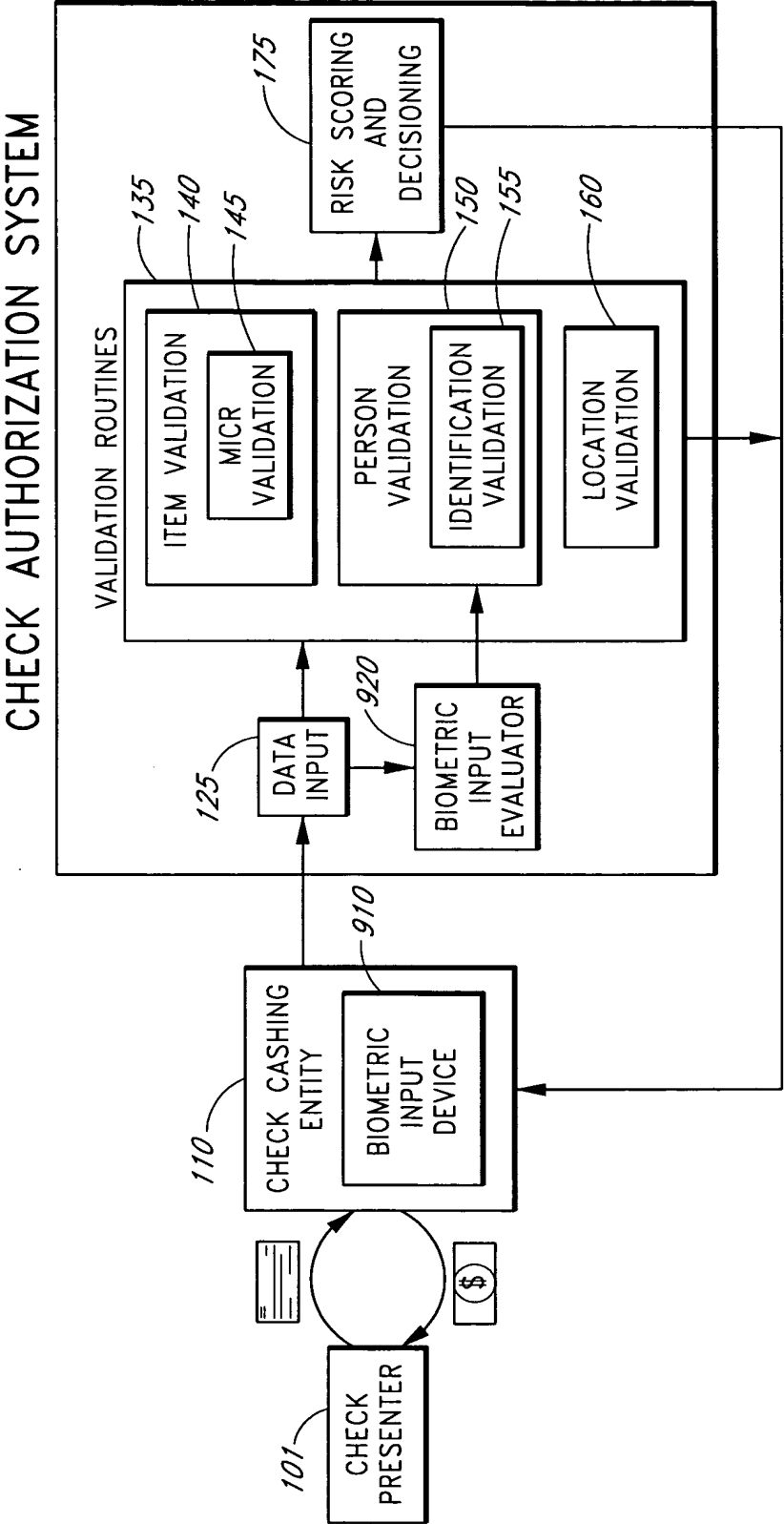


FIG. 9B

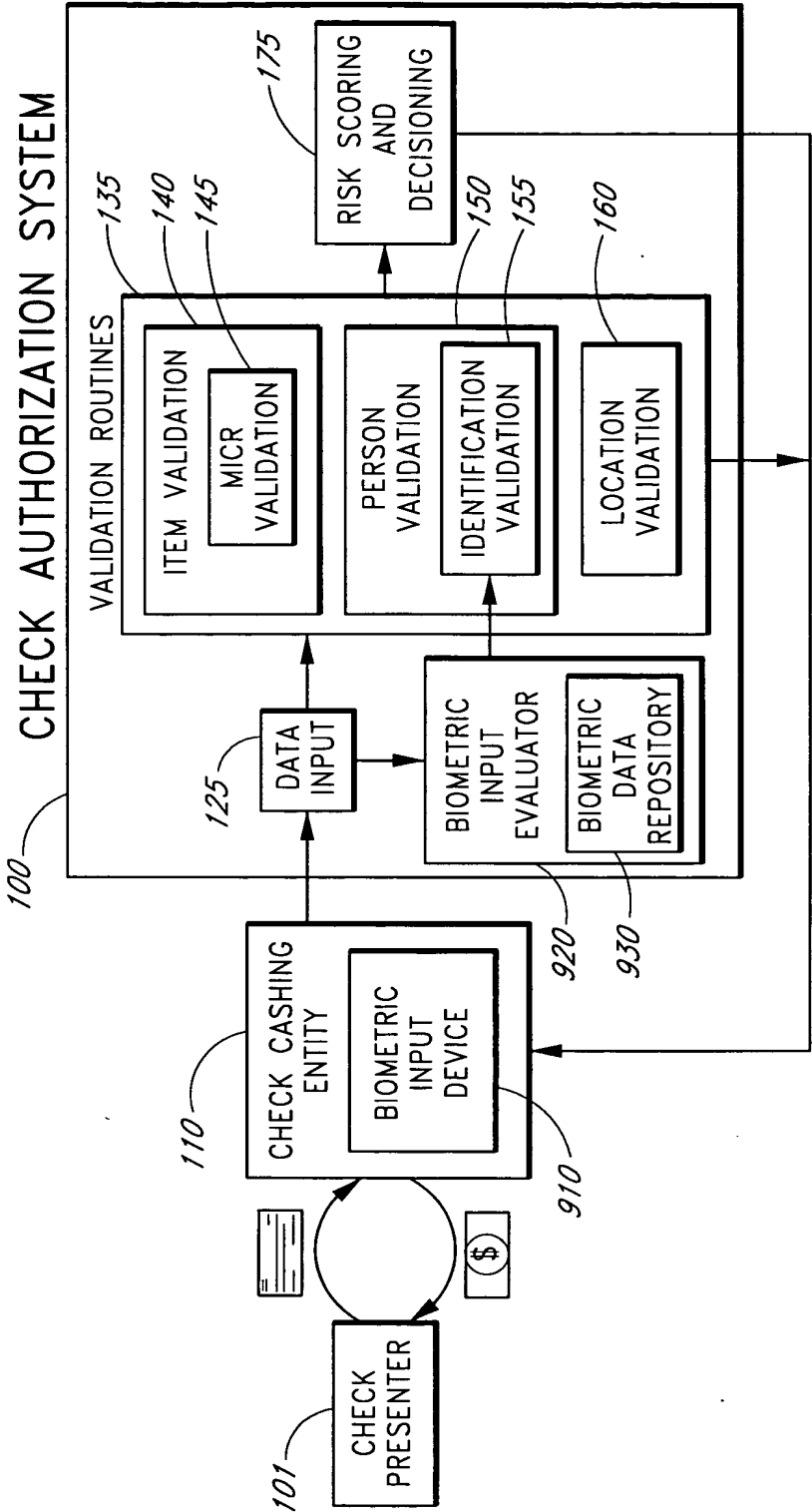


FIG. 9C

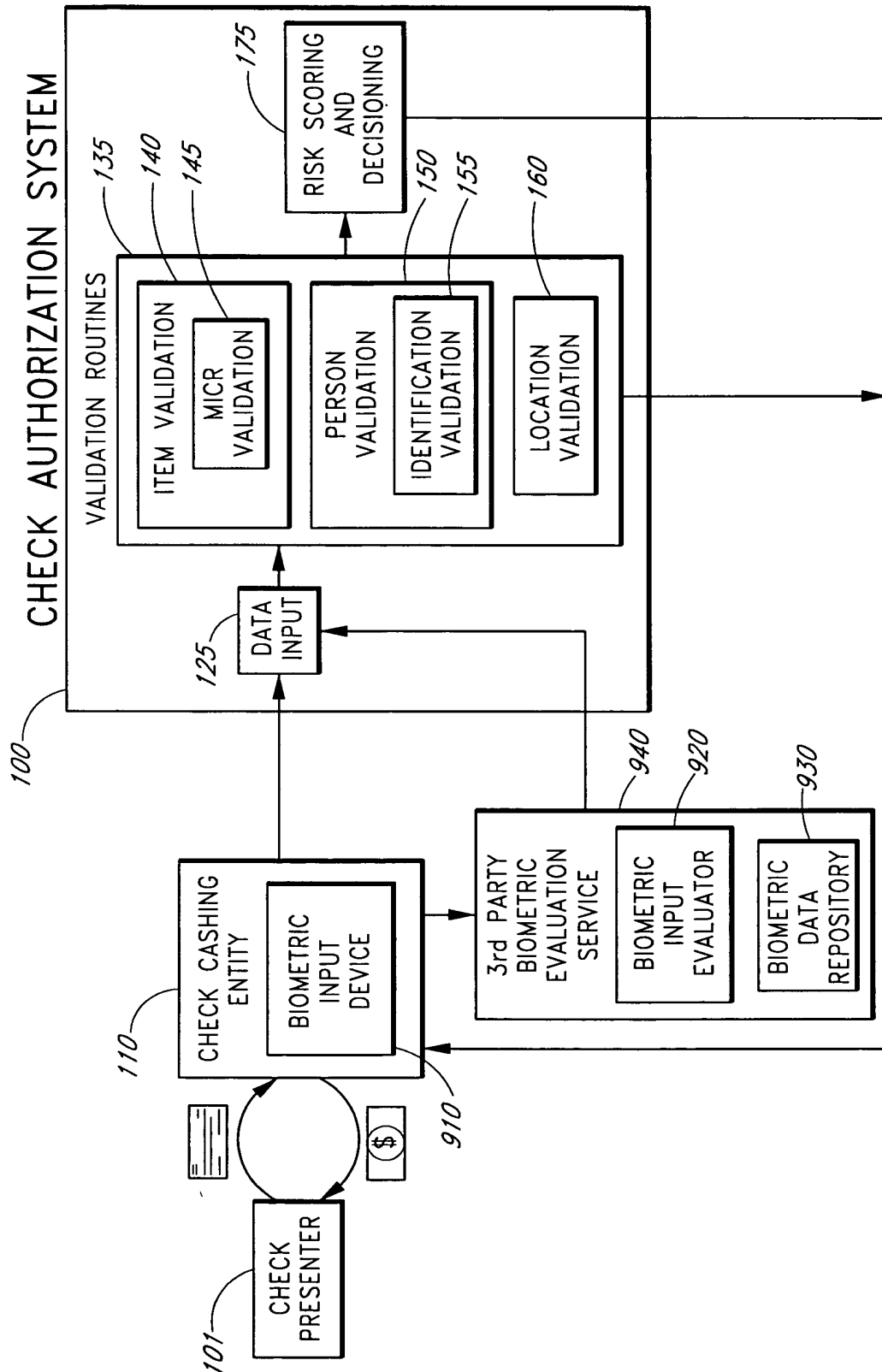


FIG. 9D

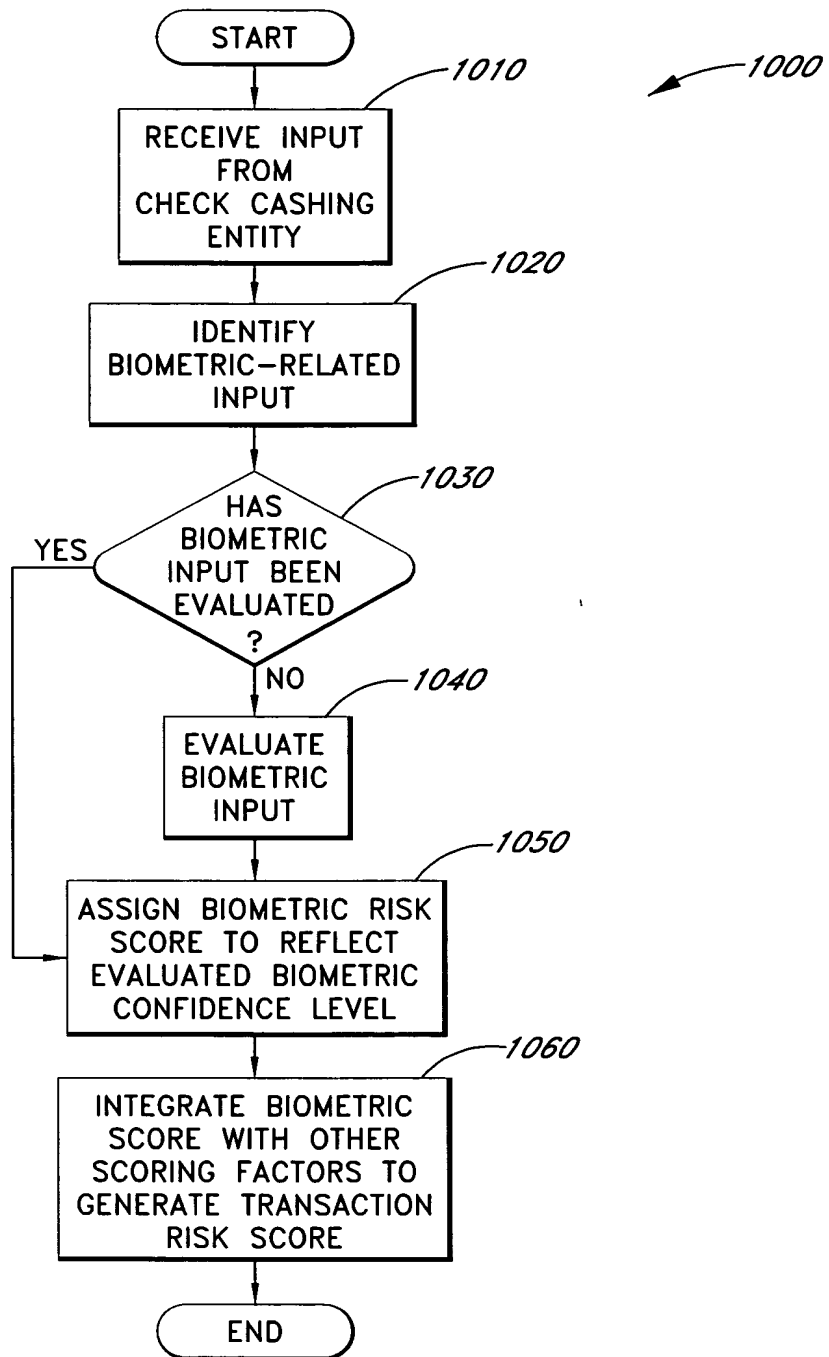


FIG. 10

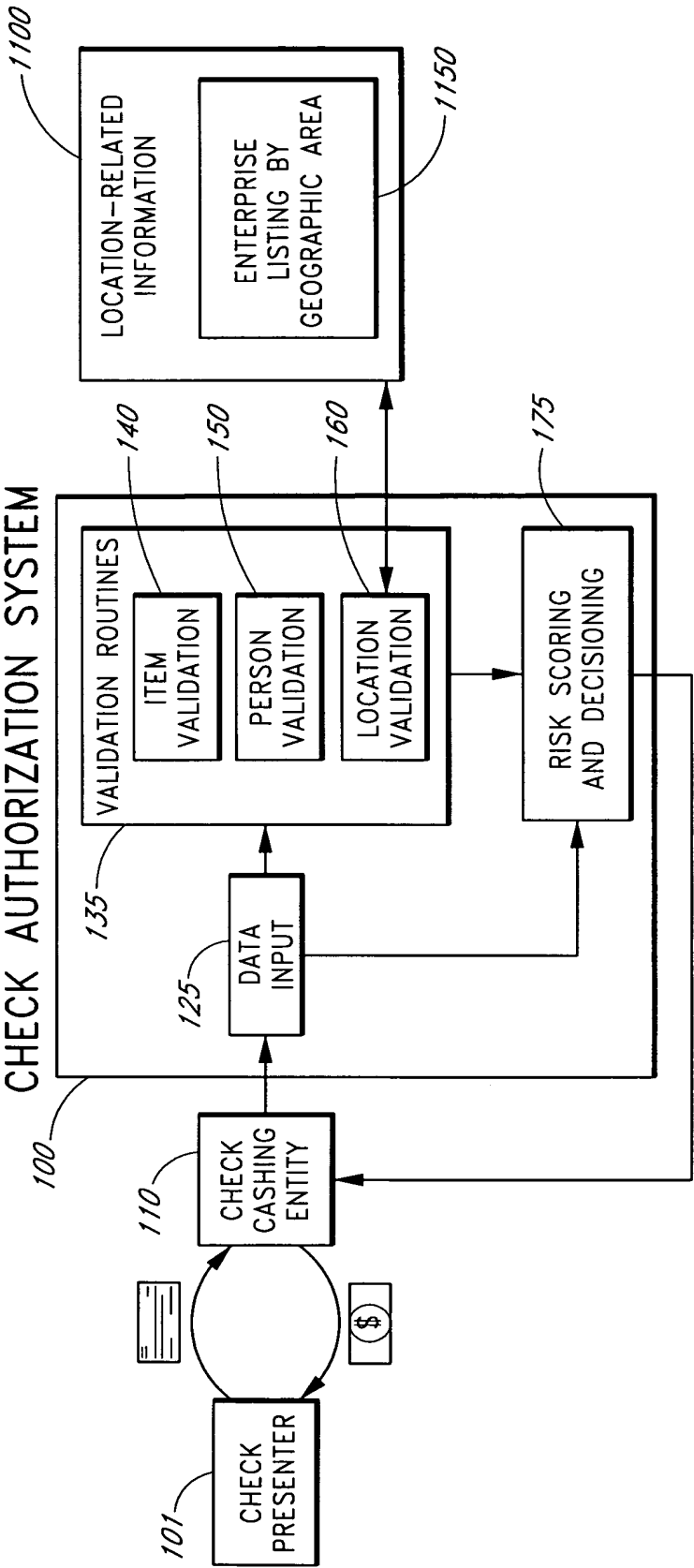


FIG. 11A

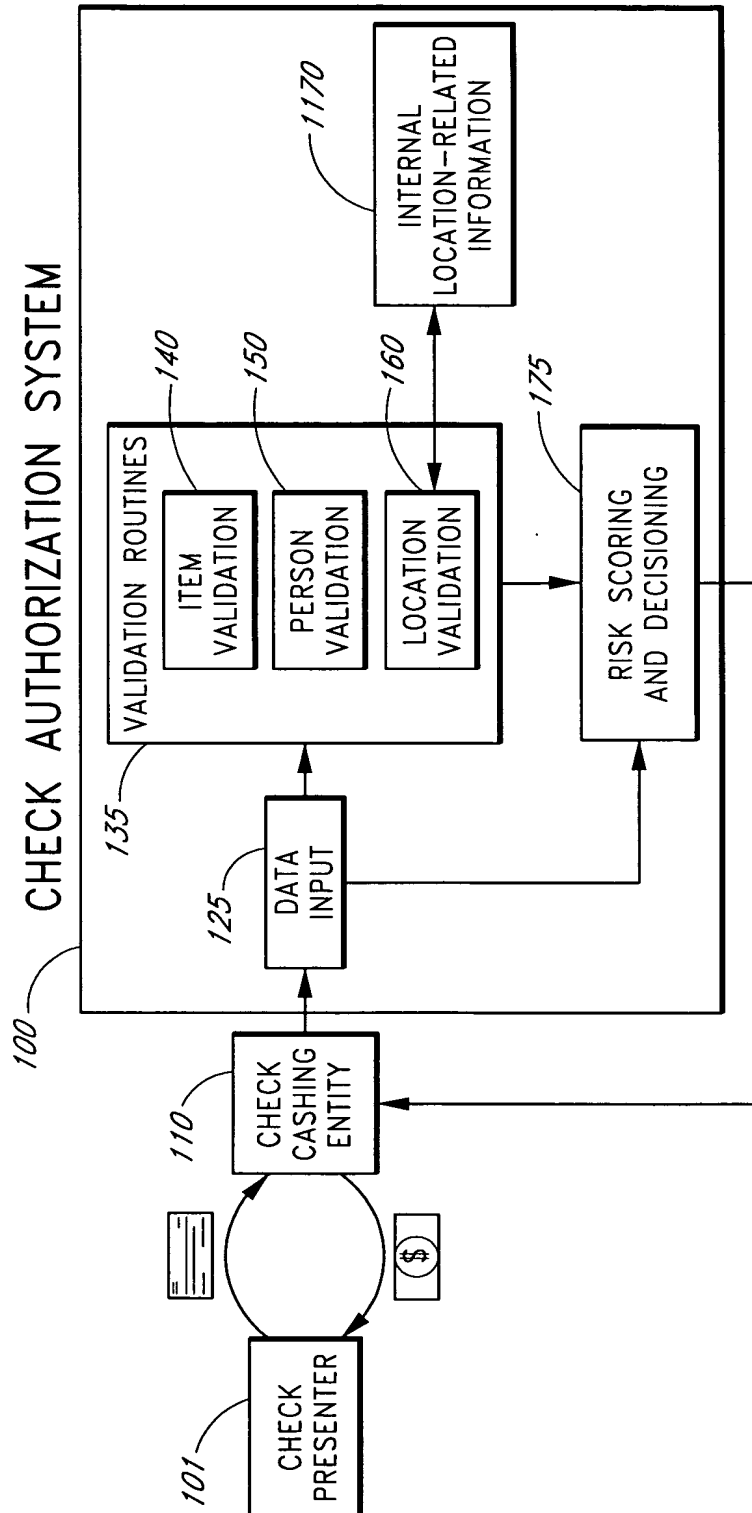


FIG. 11B

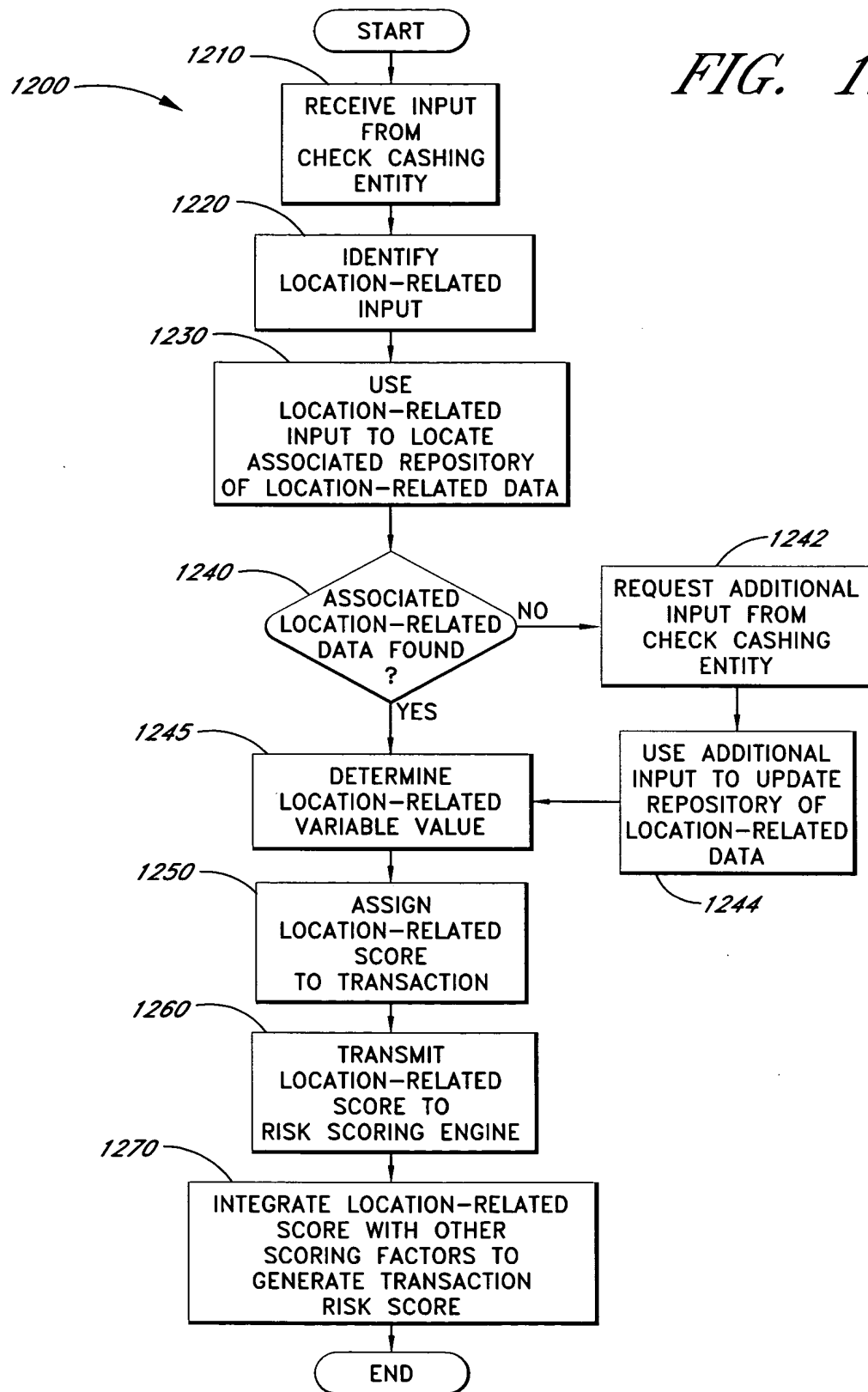
1170 ↗

ROUTING NUMBER	ACCOUNT NUMBER	PAYOR NAME	PAYOR LOCATION	...

1171 1172 1173 1174

FIG. 11C

FIG. 12



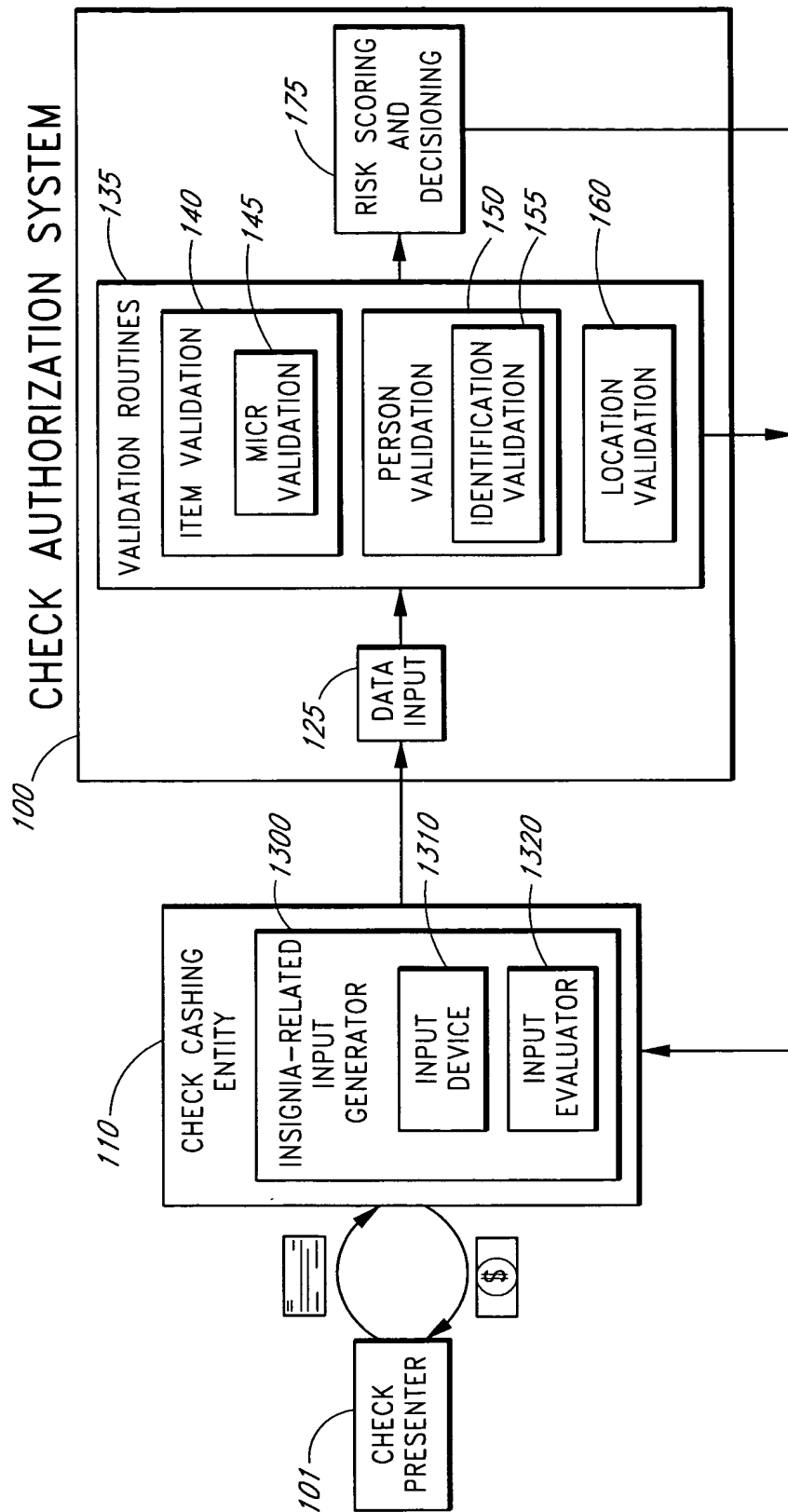


FIG. 13A

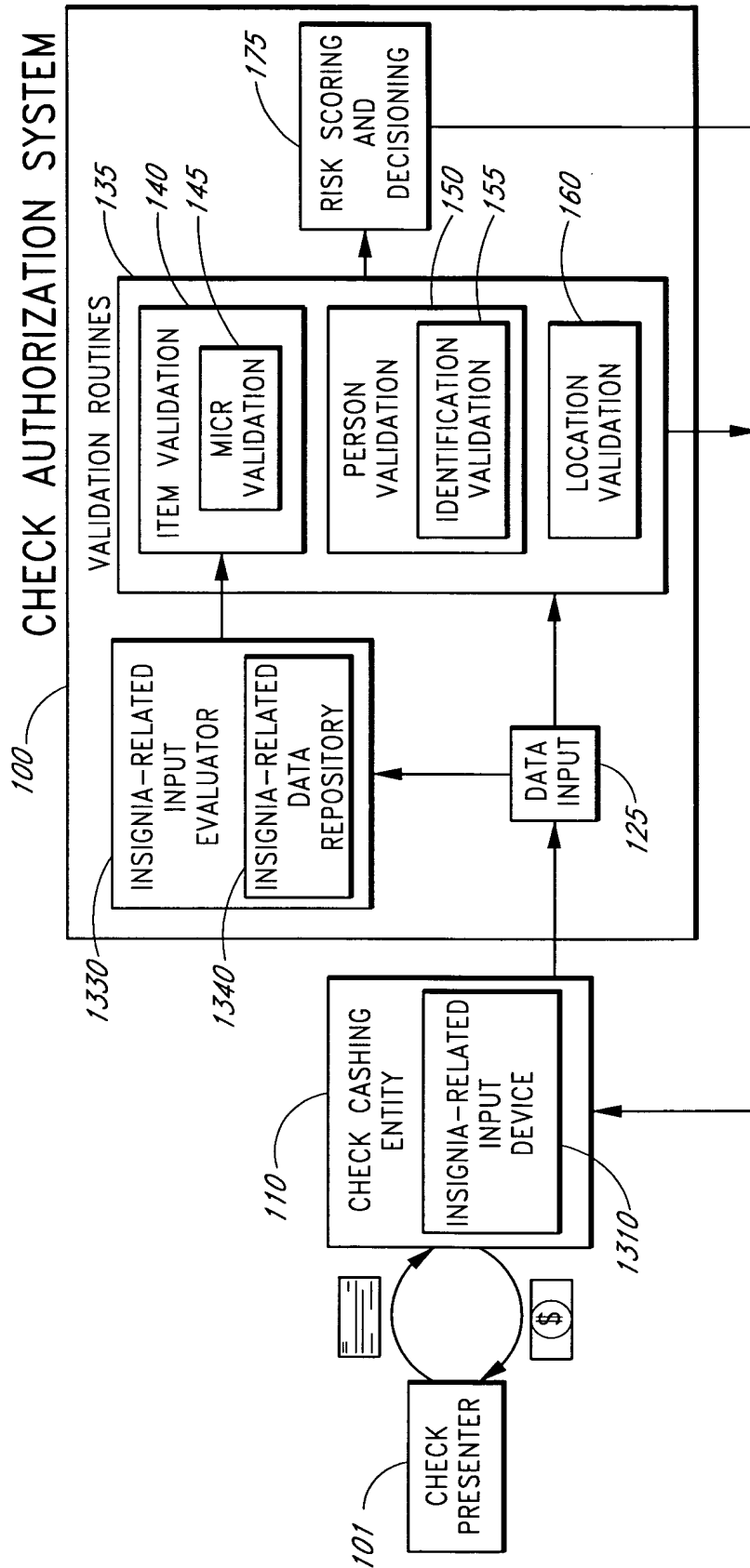


FIG. 13B

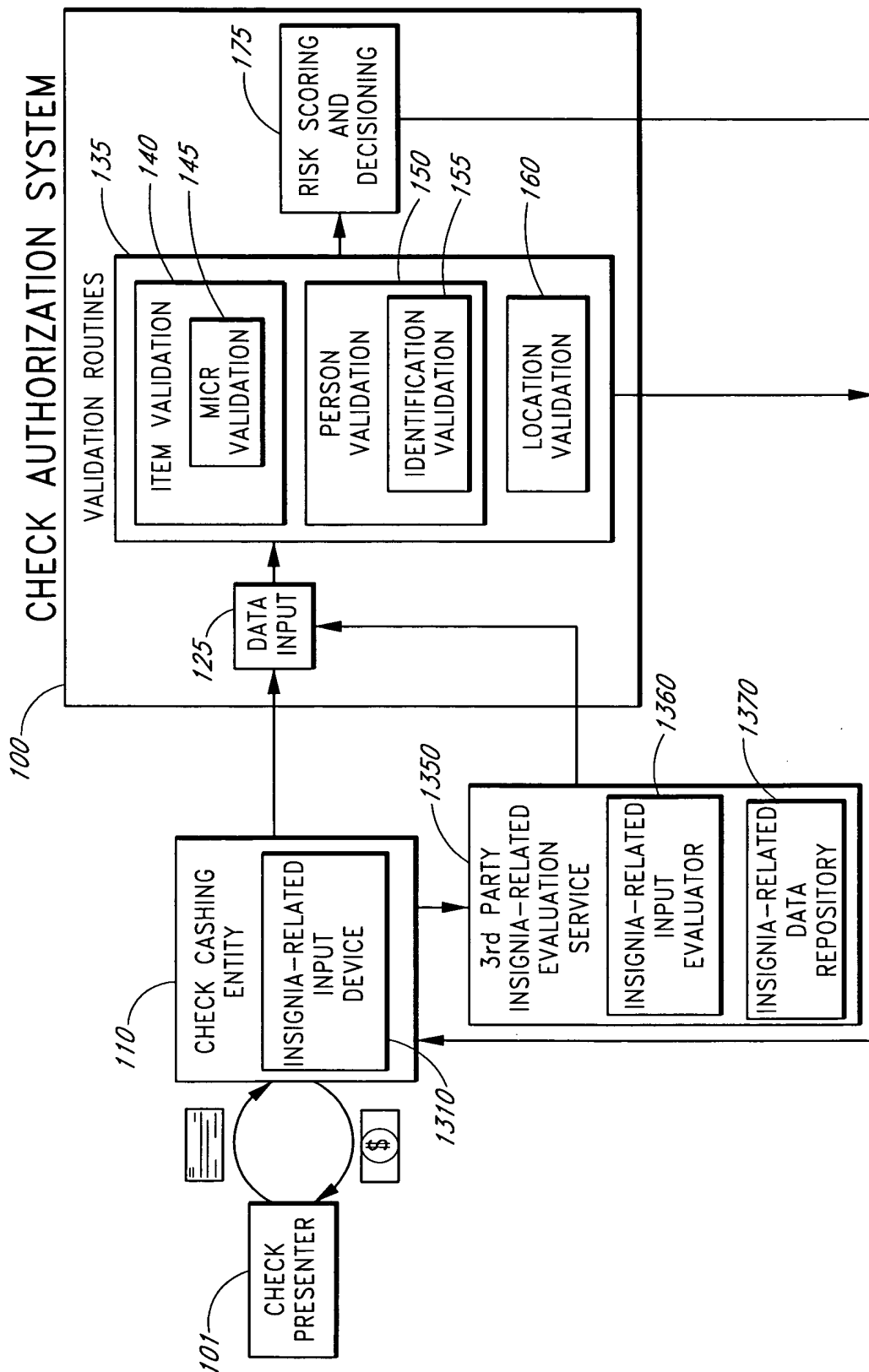


FIG. 13C

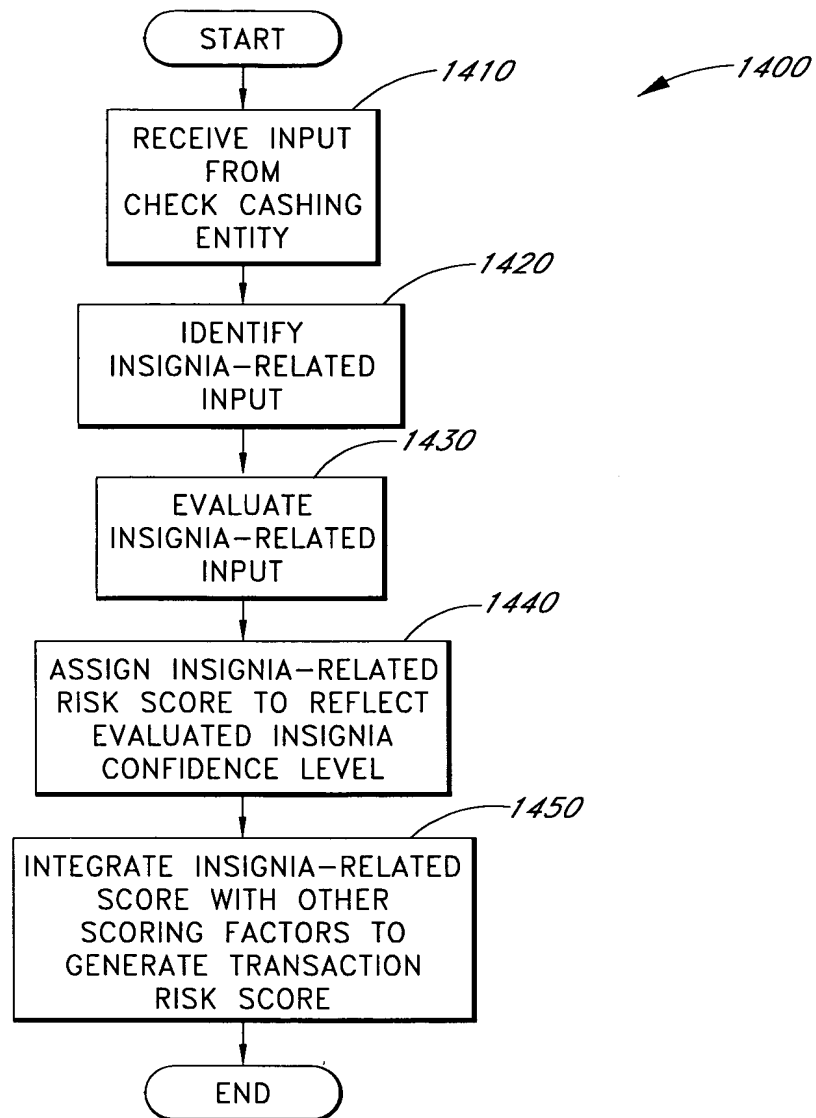


FIG. 14